

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David T. Schwartz
Debtor

Case No. 18-03820-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 20, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db	+ David T. Schwartz, 1051 NE Baker Road Apt. 5410, Stuart, FL 34994-1933
cr	+ NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE, 10700 Abbott's Bridge Road, Duluth, GA 30097-8458
5106983	+ AES/Educational Financial Group, PO Box 61047, Harrisburg, PA 17106-1047
5106986	+ Berkheimer Tax Admin, PO Box 25158, Lehigh Valley, PA 18002-5158
5106994	+ Corner Stone Education Loan, PO Box 145122, Salt Lake City, UT 84114-5122
5118490	+ CornerStone on behalf of Department of Education, PO Box 145123, Salt Lake City, UT 84114-5123
5106999	+ Greenwich Ear Nose and Throat, 49 Lake Ave, Greenwich, CT 06830-4519
5107001	+ Jeremy Curatola, 600 Harbor Blvd Unit 1005, Weehawken, NJ 07086-6749
5107004	+ One Main, 2110 West Union Blvd, Bethlehem, PA 18018-2011
5107014	+ TGM Anchor Point, 150 Southfield Ave, Stamford, CT 06902-7756
5383064	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5107016	+ Utah Higher Ed. Dept/Cornerstone, PO Box 145122, Salt Lake City, UT 84114-5122

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Dec 20 2023 18:42:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, PL, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	Email/Text: ECMCBKNotices@ecmc.org	Dec 20 2023 18:42:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2023 18:46:34	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
5106984	+ Email/PDF: bncnotices@becket-lee.com	Dec 20 2023 18:57:24	American Express, PO Box 981537, El Paso, TX 79998-1537
5125864	Email/PDF: bncnotices@becket-lee.com	Dec 20 2023 18:57:29	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5125863	Email/PDF: bncnotices@becket-lee.com	Dec 20 2023 18:46:34	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5106985	+ EDI: BANKAMER	Dec 20 2023 23:42:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
5127572	+ EDI: BANKAMER2	Dec 20 2023 23:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5106987	+ EDI: CITICORP	Dec 20 2023 23:42:00	BestBuy, Po Box 6497, Sioux Falls, SD 57117-6497
5106990	Email/Text: BKelectronicnotices@cenlar.com		

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5106988	+ EDI: CAPITALONE.COM	Dec 20 2023 18:42:00	Cenlar, PO Box 77404, Ewing, NJ 08628
5128340	EDI: CAPITALONE.COM	Dec 20 2023 23:42:00	Capital One Bank, 10700 Capital One Way, Glen Allen, VA 23060-9243
5131378	+ Email/Text: RASEBN@raslg.com	Dec 20 2023 23:42:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5106993	+ EDI: CITICORP	Dec 20 2023 18:42:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5106995	+ EDI: CRFRSTNA.COM	Dec 20 2023 23:42:00	Citicards CBNA, 701 E. 60th St. N, PO Box 6241, Sioux Falls, SD 57117-6241
5106996	+ Email/PDF: creditonebkn notifications@resurgent.com	Dec 20 2023 23:42:00	Credit First Nat'l, PO Box 81315, Cleveland, OH 44181-0315
5106997	Email/PDF: DellBKNotifications@resurgent.com	Dec 20 2023 18:46:50	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5115307	Email/PDF: resurgentbkn notifications@resurgent.com	Dec 20 2023 18:46:34	Dell Financial, One Dell Way, Round Rock, TX 78682
5106998	EDI: DISCOVER	Dec 20 2023 18:46:34	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5224242	Email/Text: ECMCBKNotices@ecmc.org	Dec 20 2023 23:42:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
5224243	Email/Text: ECMCBKNotices@ecmc.org	Dec 20 2023 18:42:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5107000	EDI: IRS.COM	Dec 20 2023 18:42:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5106991	EDI: JPMORGANCHASE	Dec 20 2023 23:42:00	Internal Revenue Service, PO Box 219690, Kansas City, MO 64121-9690
5107002	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 20 2023 23:42:00	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850
5131277	Email/PDF: resurgentbkn notifications@resurgent.com	Dec 20 2023 18:42:00	KeyBank, 4910 Tiedeman Rd., Cleveland, OH 44144-2338
5130105	Email/PDF: resurgentbkn notifications@resurgent.com	Dec 20 2023 18:46:34	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5131278	Email/PDF: resurgentbkn notifications@resurgent.com	Dec 20 2023 18:46:34	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5107003	+ EDI: LENDNGCLUB	Dec 20 2023 18:47:04	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5133054	+ Email/Text: mtgbk@shellpointmtg.com	Dec 20 2023 23:42:00	Lending Club Corp., 71 Stevenson St., Ste. 300, San Francisco, CA 94105-2985
5170931	+ Email/Text: mtgbk@shellpointmtg.com	Dec 20 2023 18:42:00	NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5115477	+ EDI: AGFINANCE.COM	Dec 20 2023 18:42:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville SC 29603-0826
		Dec 20 2023 23:42:00	ONEMAIN FINANCIAL, PO BOX 3251,

			EVANSVILLE, IN 47731-3251
5115315	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2023 18:42:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5130666	EDI: PRA.COM	Dec 20 2023 23:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5117583	EDI: PENNDEPTREV	Dec 20 2023 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5117583	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2023 18:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5570558	Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2023 18:46:34	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5570559	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2023 18:46:51	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, Resurgent Receivables LLC, c/o Resurgent Capital Services 29603-0587
5107012	+ EDI: SYNC	Dec 20 2023 23:42:00	SYNCB/JCPenney, PO Box 965036, Orlando, FL 32896-5036
5107013	+ EDI: SYNC	Dec 20 2023 23:42:00	SYNCB/Scorerewards, Po Box 965005, Orlando, FL 32896-5005
5130147	+ EDI: SALLIEMAEBANK.COM	Dec 20 2023 23:42:00	Sallie Mae, P.O Box 3319, Wilmington, DE 19804-4319
5107005	+ EDI: SALLIEMAEBANK.COM	Dec 20 2023 23:42:00	SallieMae, PO Box 3229, Wilmington, DE 19804-0229
5107011	+ EDI: CITICORP	Dec 20 2023 23:42:00	Sears/Citi Mastercard, PO Box 6282, Sioux Falls, SD 57117-6282
5107015	EDI: CITICORP	Dec 20 2023 23:42:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5106989	*+	Capital One Bank, 10700 Capital One Way, Glen Allen, VA 23060-9243
5106992	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850
5107007	*+	Sally Schwartz, 860 Lafayette Ave, Palmerton, PA 18071-1423
5107008	*+	Sally Schwartz, 860 Lafayette Ave, Palmerton, PA 18071-1423
5107009	*+	Sally Schwartz, 860 Lafayette Ave, Palmerton, PA 18071-1423
5107010	*+	Sally Schwartz, 860 Lafayette Ave, Palmerton, PA 18071-1423
5107017	*+	Utah Higher Ed. Dept/Cornerstone, PO Box 145122, Salt Lake City, UT 84114-5122
5107018	*+	Utah Higher Ed. Dept/Cornerstone, PO Box 145122, Salt Lake City, UT 84114-5122
5107006	##+	Sally Schwartz, 860 Lafayette Ave., Palmerton, PA 18071-1423

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com
Jason M Rapa	on behalf of Debtor 1 David T. Schwartz jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com
Joshua I Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Kevin Buttery	on behalf of Creditor NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING kbuttery@rascrane.com
Mario John Hanyon	on behalf of Creditor HOMEBRIDGE FINANCIAL SERVICES INC. pamb@fedphe.com, mario.hanyon@brockandscott.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

David T. Schwartz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1613

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-03820-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:David T. Schwartz
aka Dave Schwartz**By the
court:**12/20/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.